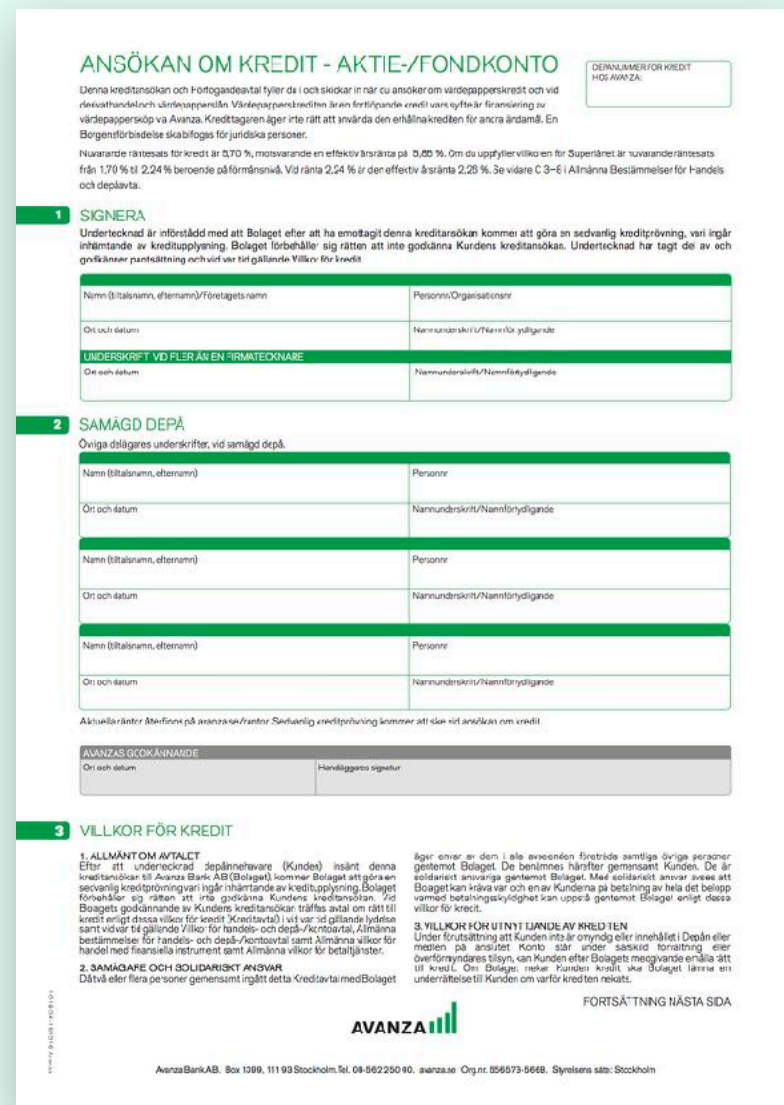
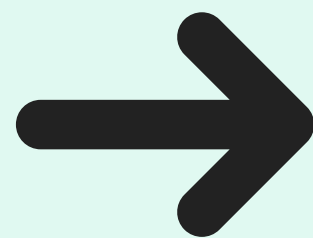


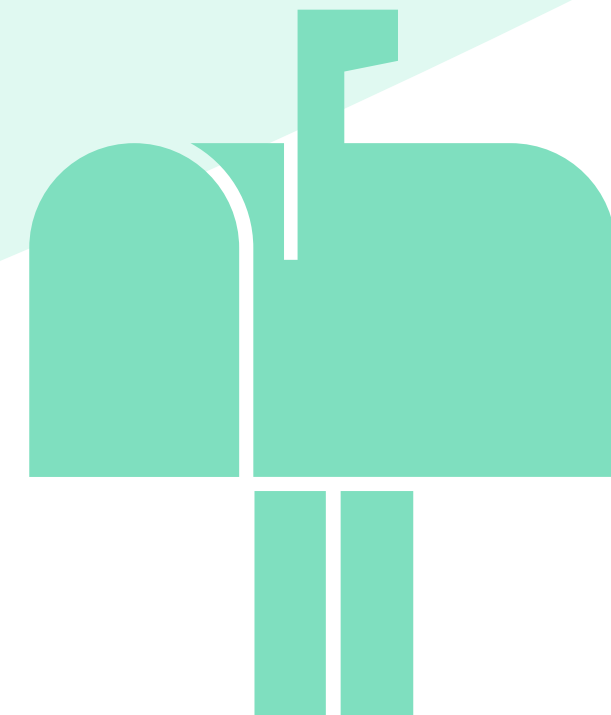
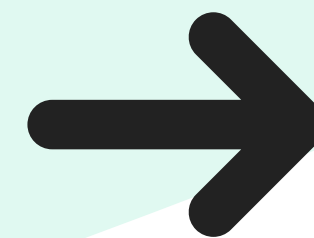
Historically, financial services have been distributed through local bank branches.



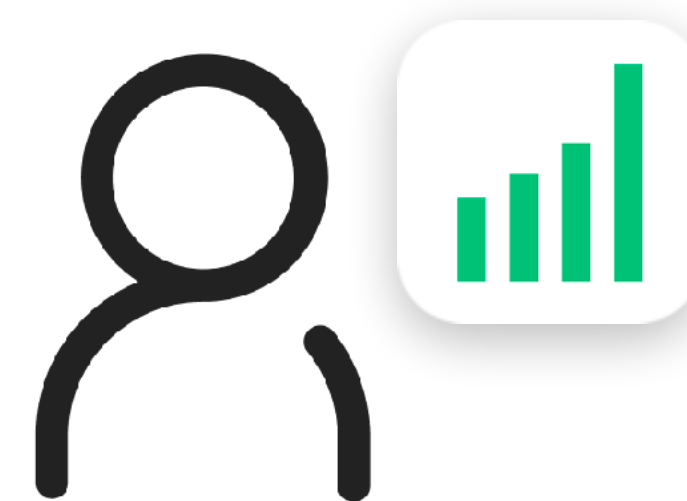
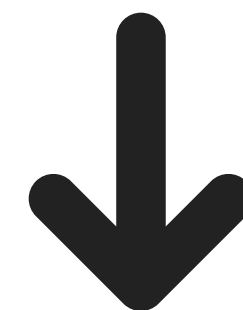
Register on web page



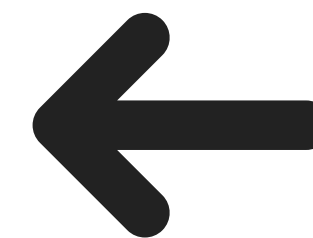
Terms sent by mail to home address



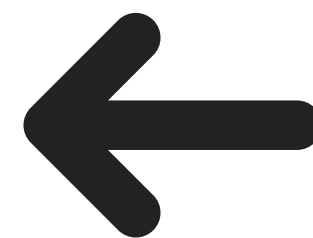
Signed terms are sent back



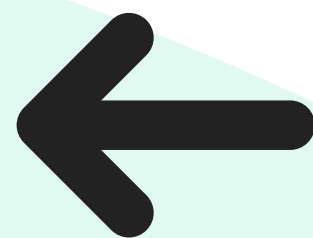
Back-Office sets up account



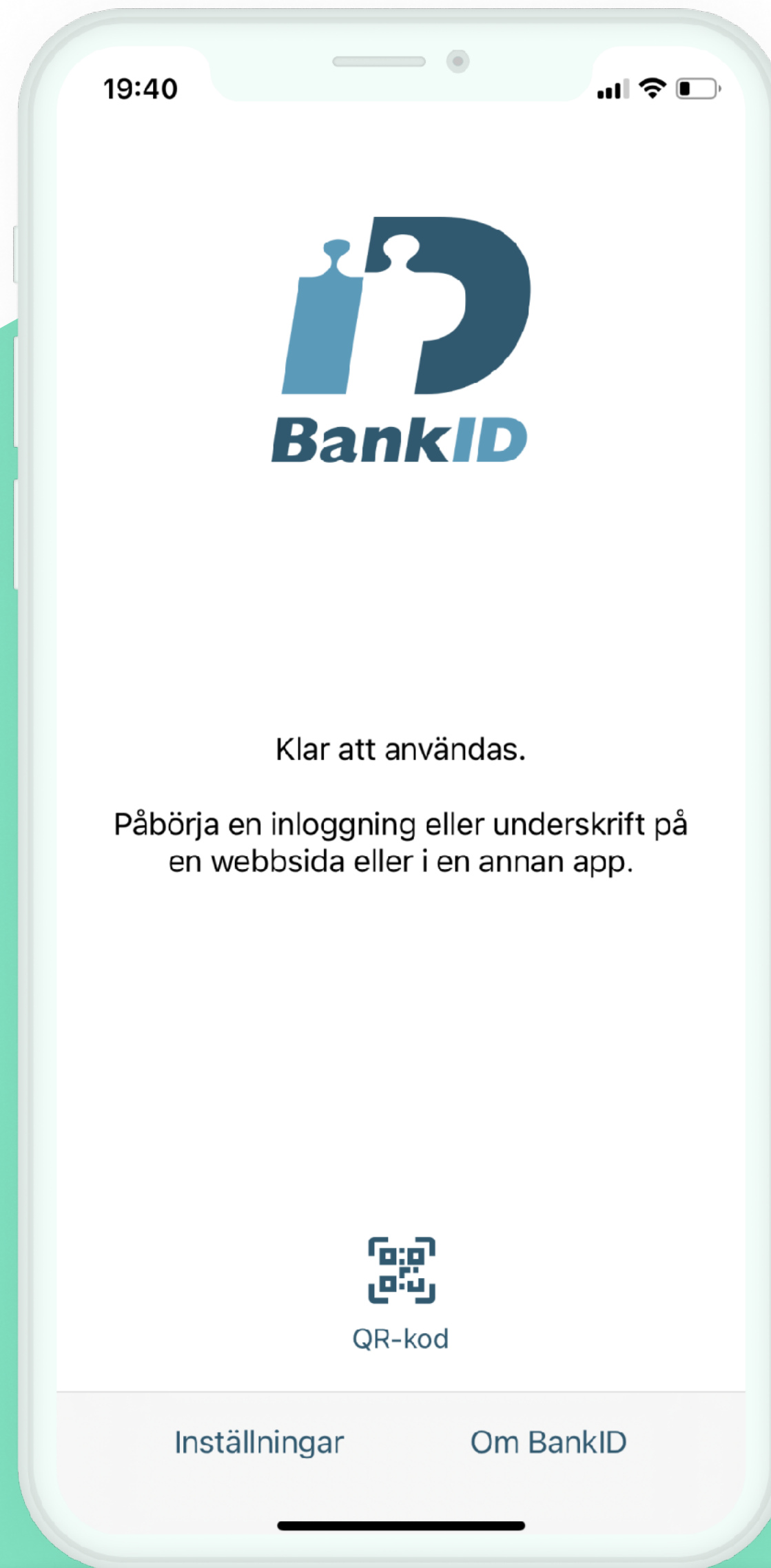
Welcome E-mail sent



Deposit can be made



Funds available for trading



BankID has massively reduced time and friction to open an account.

98.7 % of every citizen between 21 and 50 has BankID

Then

Incumbent Bank Inc. 

Incumbent Bank Inc. 

Incumbent Bank Inc. 

Incumbent Bank Inc. 

Incumbent Bank Inc. 

Incumbent Bank Inc. 

Incumbent Bank Inc. 

Payments

Credit card

Savings account

Mortgage

Mutual funds

Stock trading

Pension savings

Klarna.

SAS

collector
bank

 stabelo

TIN FONDER

AVANZA 

 spp

Now

We have to prepare for a world in which:



Mortgages are signed digitally.



Credit transfers between banks are made in real-time.



Payment accounts can be aggregated, and payments initiated, by any interface.



Customers have a right to data portability.



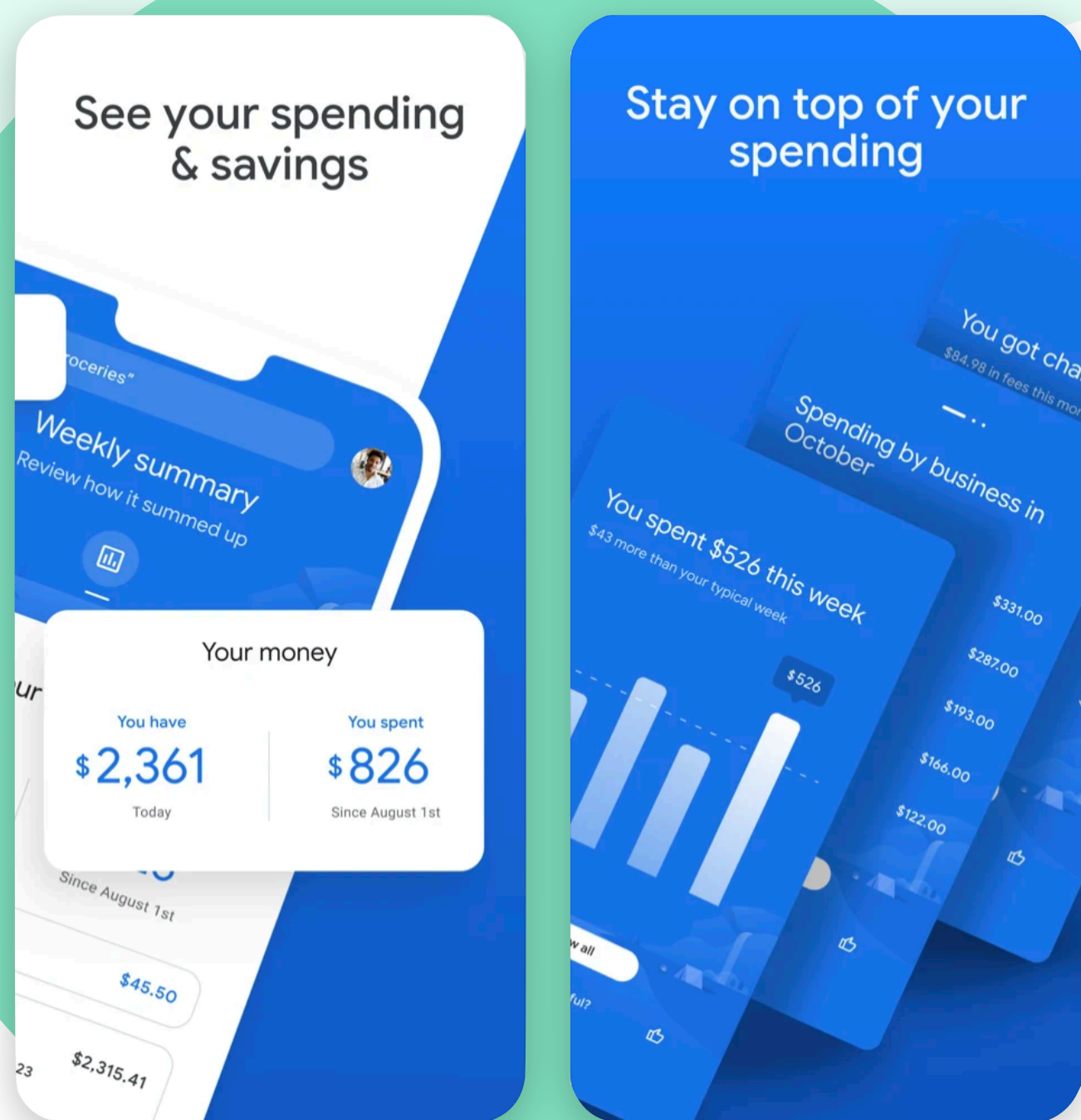
Pension accounts can finally be transferred cheaply.



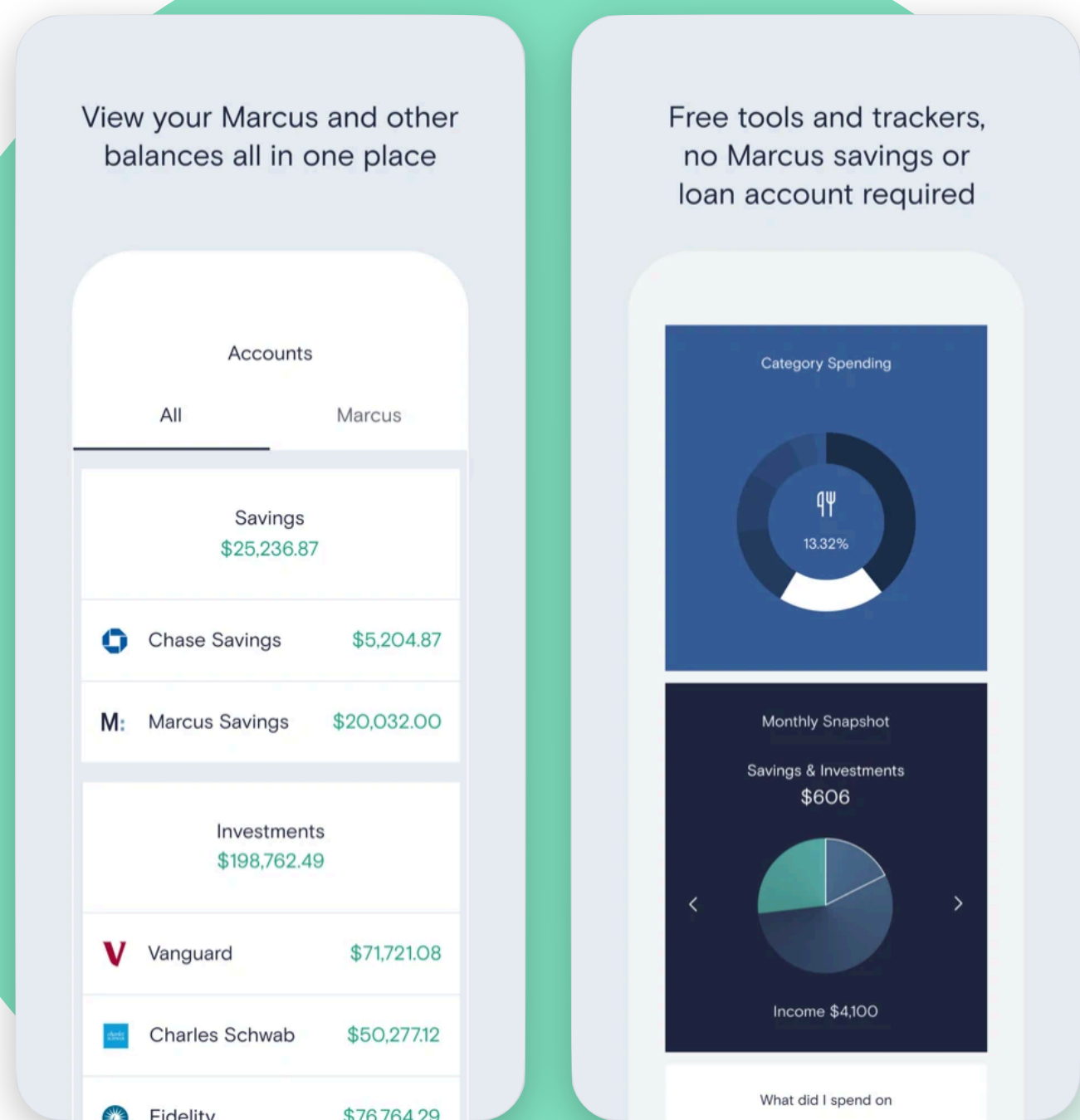
Data from all financial products can be easily shared with third parties by customer consent.

All of this will massively contribute to reduced friction when changing financial service providers.

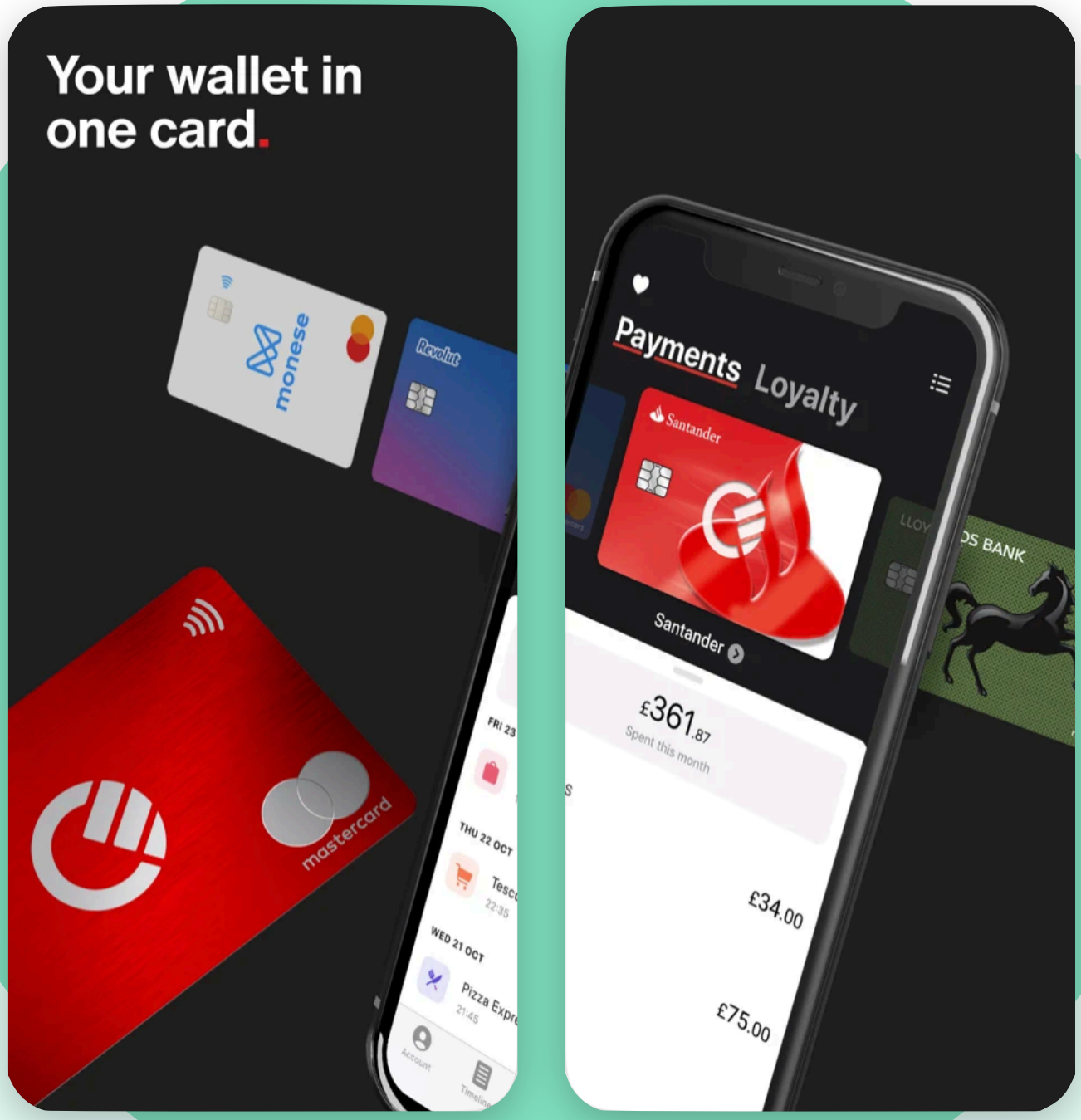
Finance is being re-bundled in different ways, by both Big Tech, FinTech and Traditional Finance...



Google



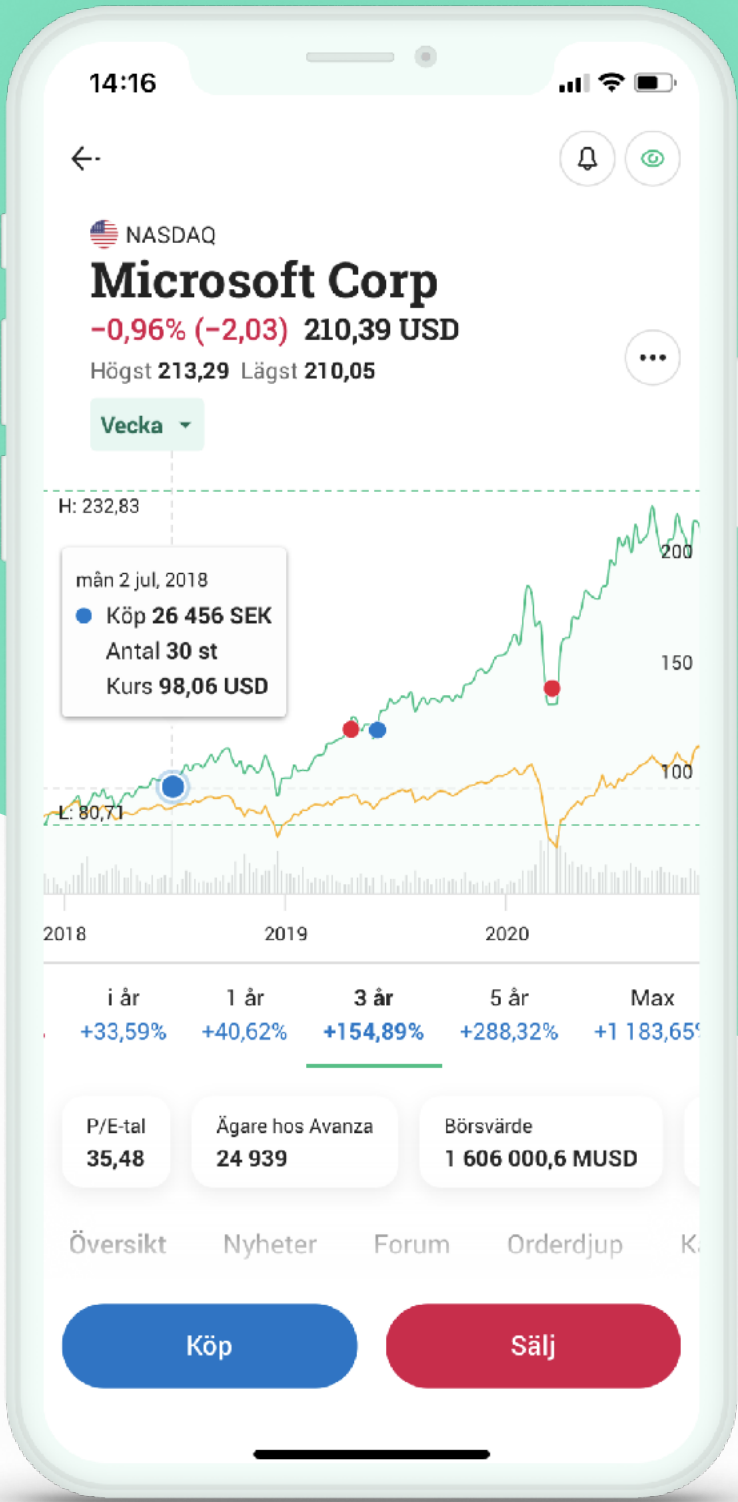
Goldman Sachs



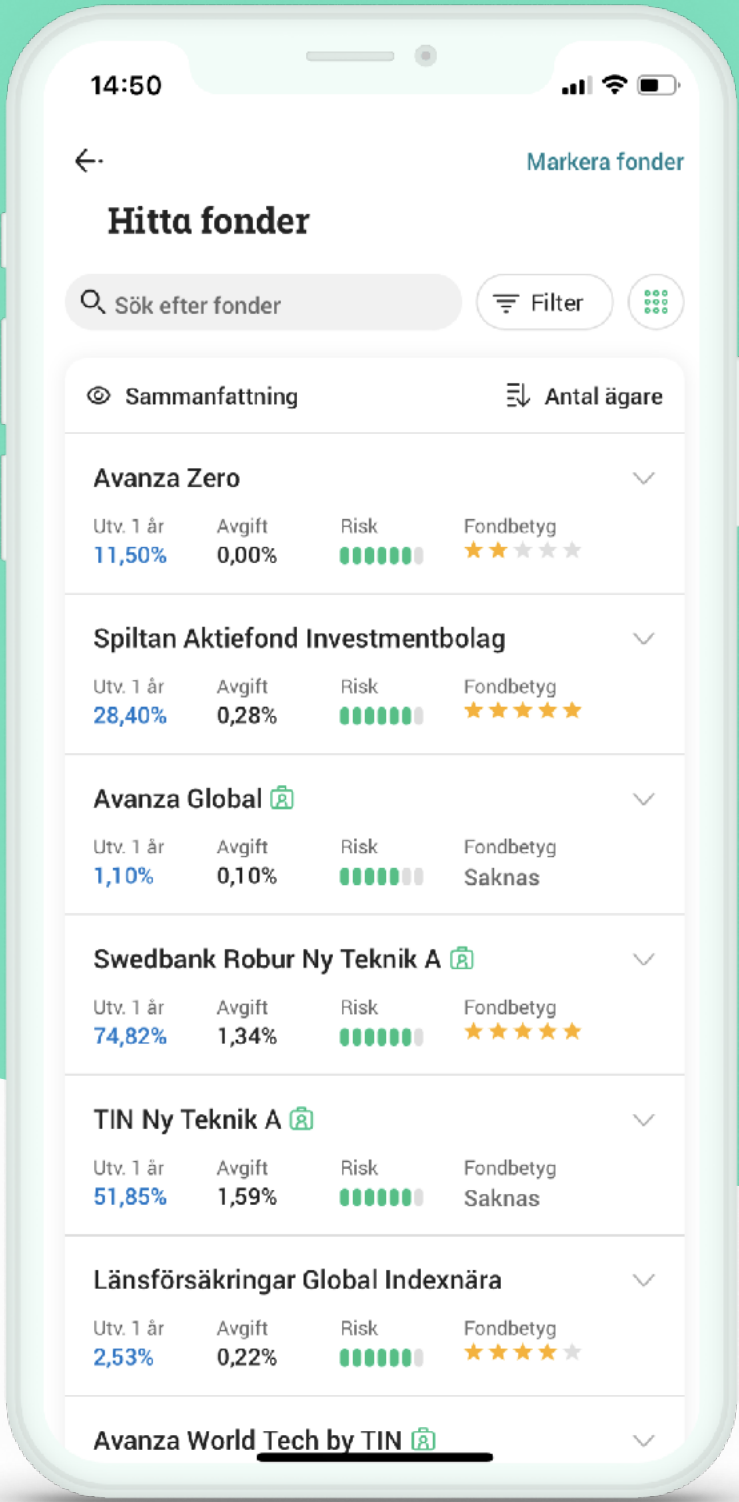
Curve

So how is Avanza equipped to deal with the future of financial services?

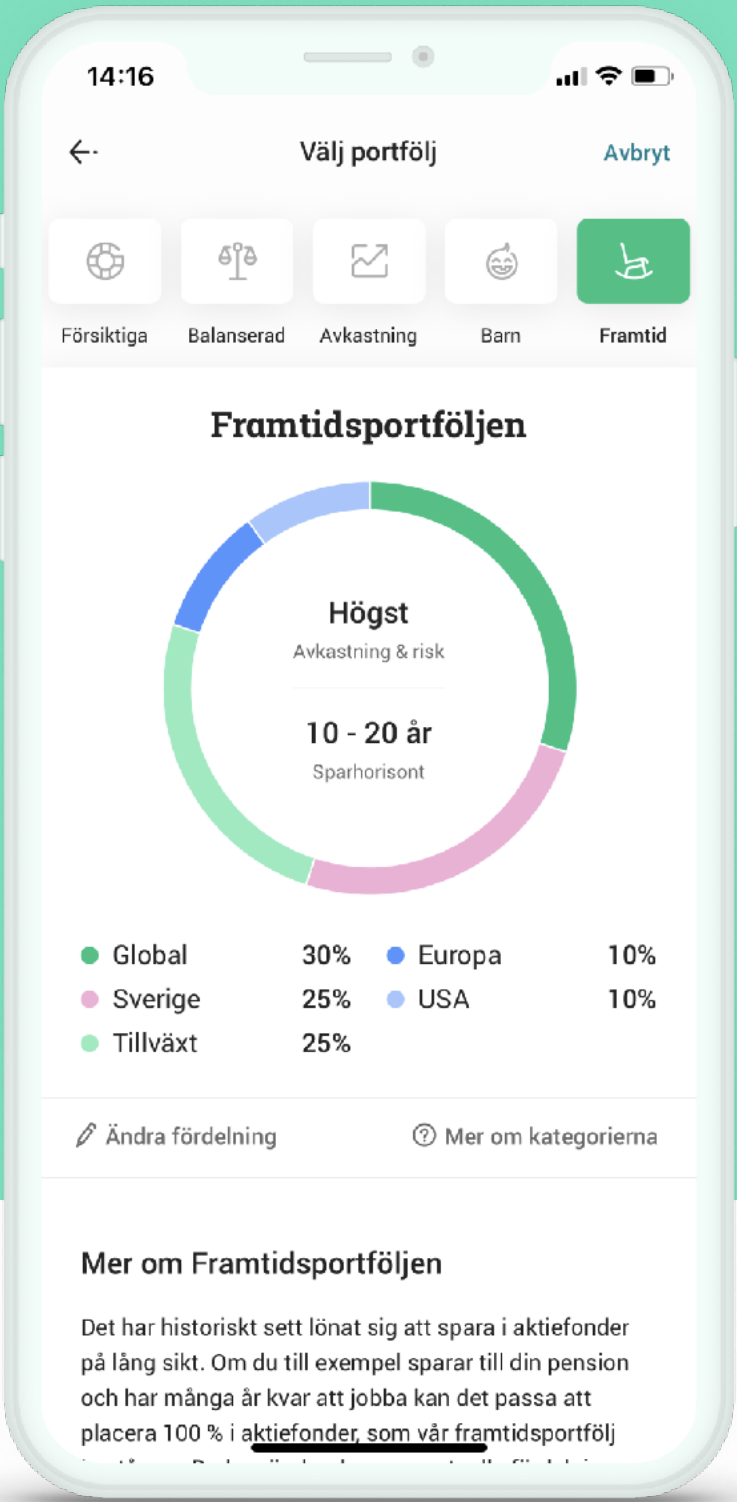
Our basic product line



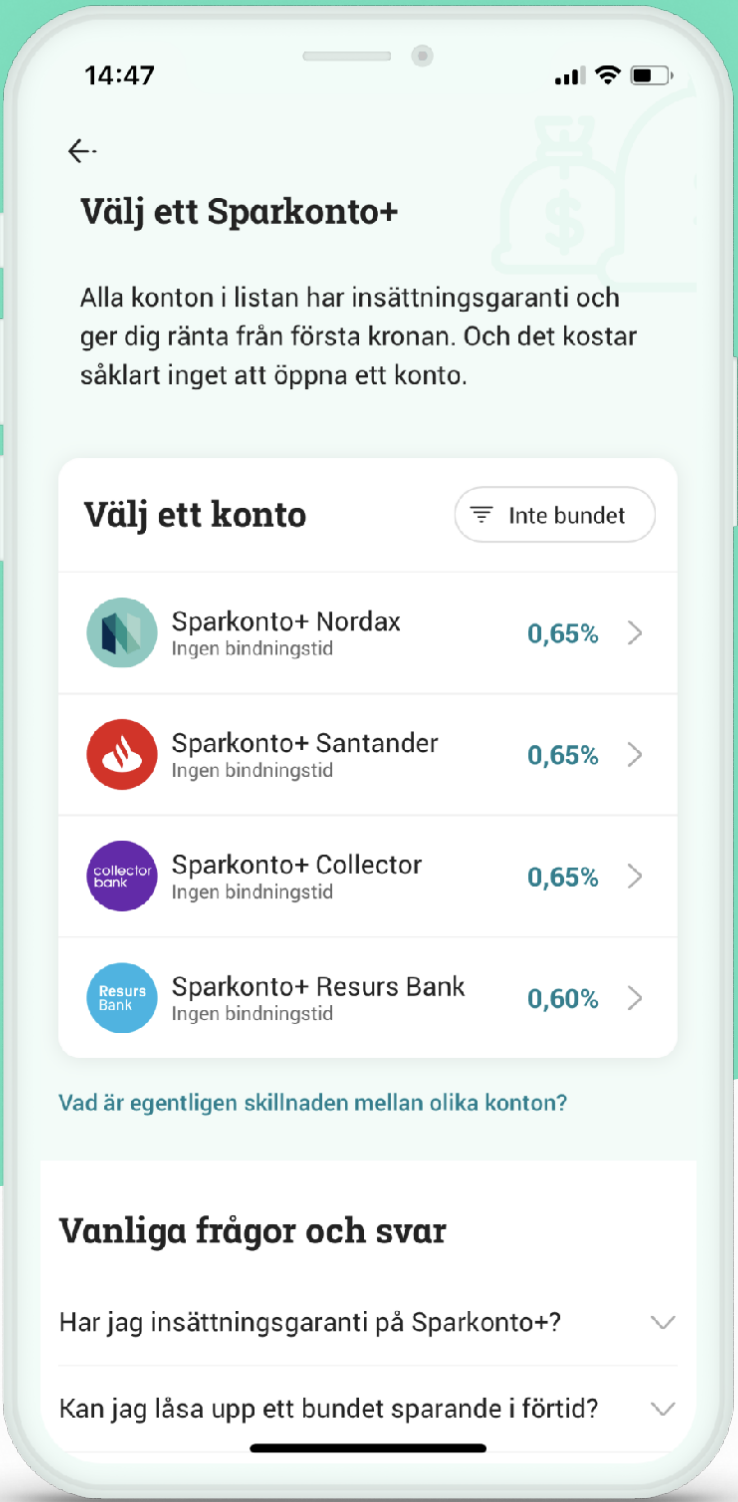
Stock trading



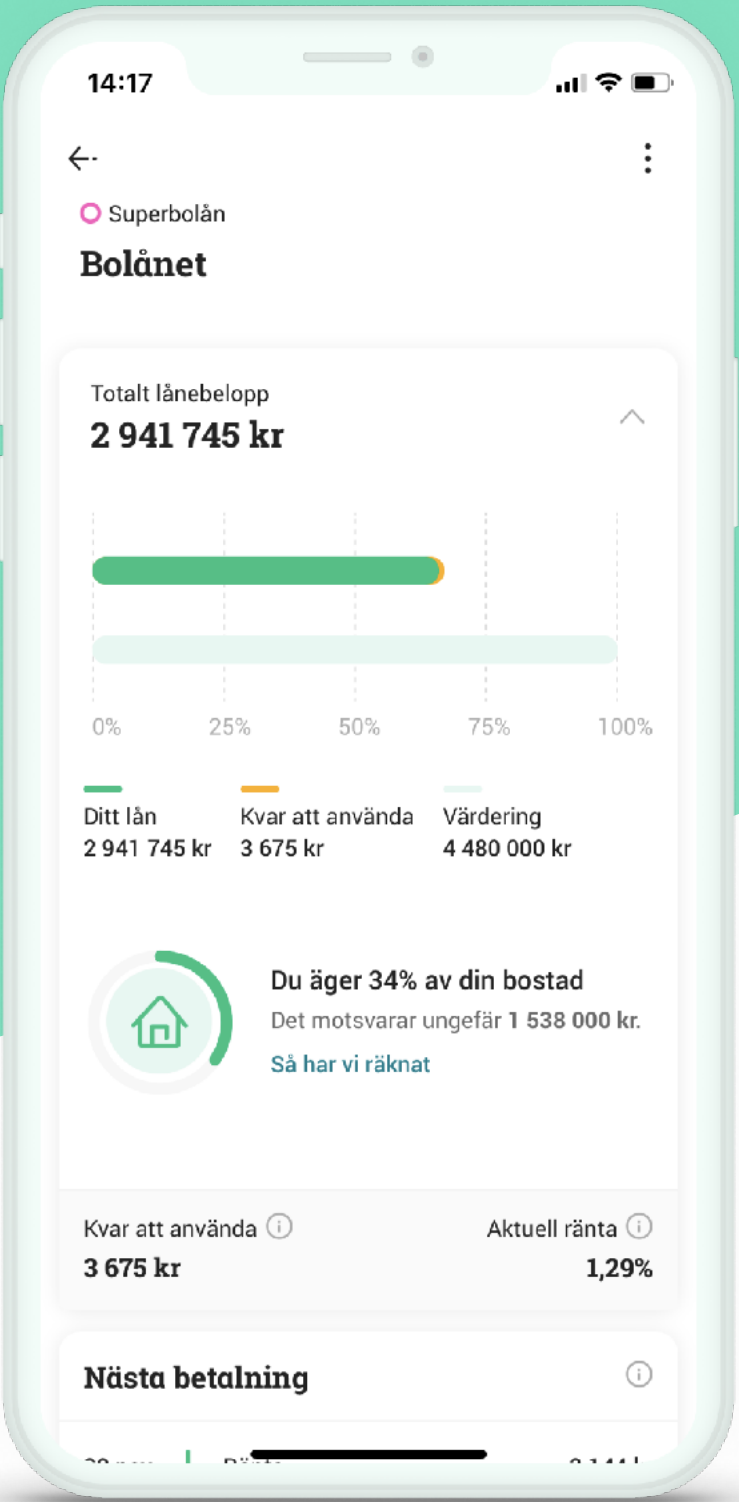
Mutual funds



Retirement plans



Savings accounts



Mortgages

Leveraging our superior customer experience, we become the perfect partner for product challengers



TIN FONDER

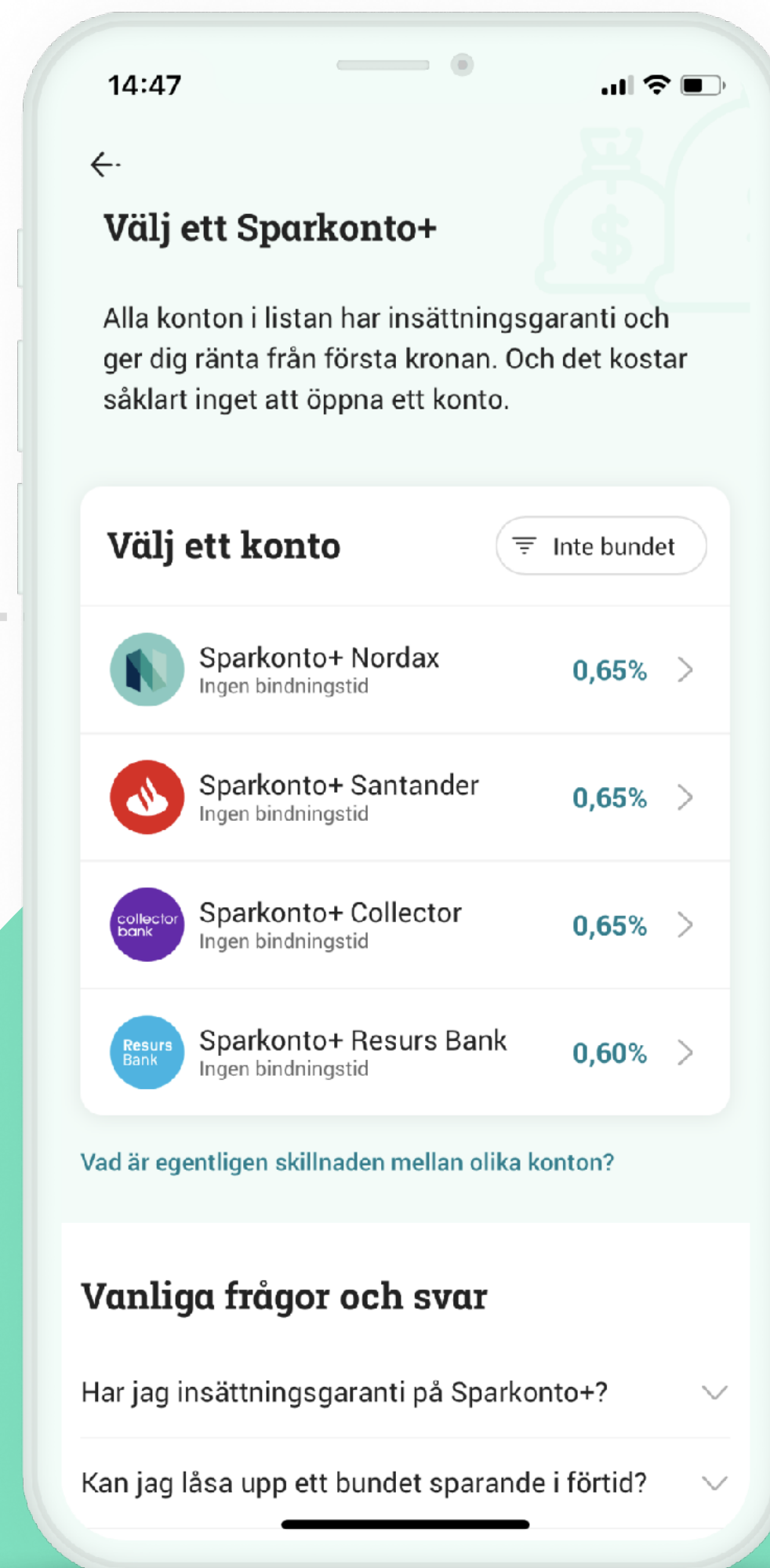
Exclusive Mutual Fund

New actively managed tech fund by renowned fund managers TIN.



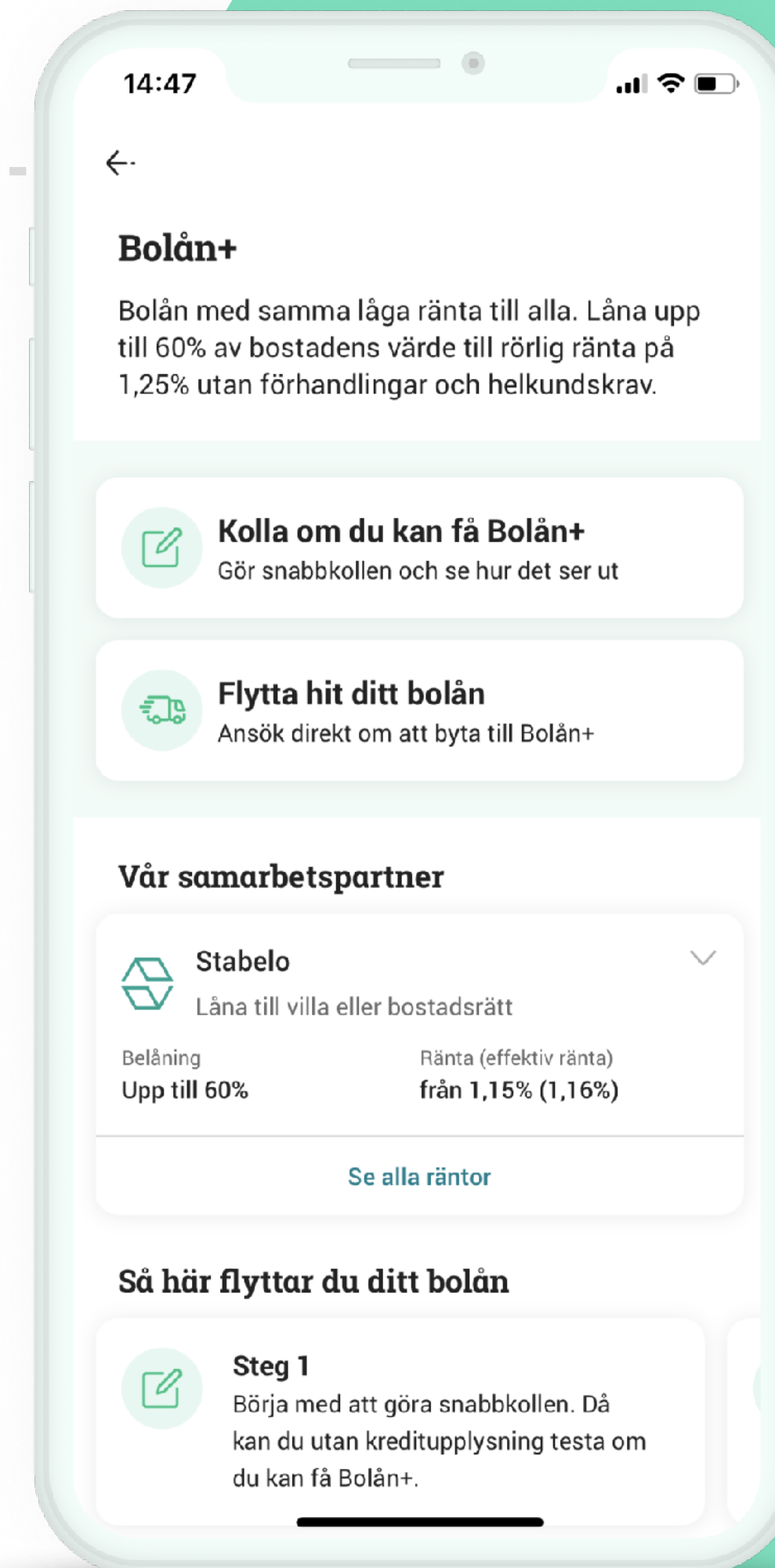
Third party savings

High yielding savings accounts with a number of partner banks.



Innovative mortgages

Our partner Stabelo delivers low interest mortgages through our interface.



New fund launching today!

An actively managed Small Cap fund managed by Fredrik Skoglund who previously managed the very successful Länsförsäkringar Small Cap fund.

This is a partnership with his newly founded independent fund management company.



Innovation is about organisation.

In-house development by 24 teams in a scalable team structure

Customer journey



Products



Business platform



Technology platform



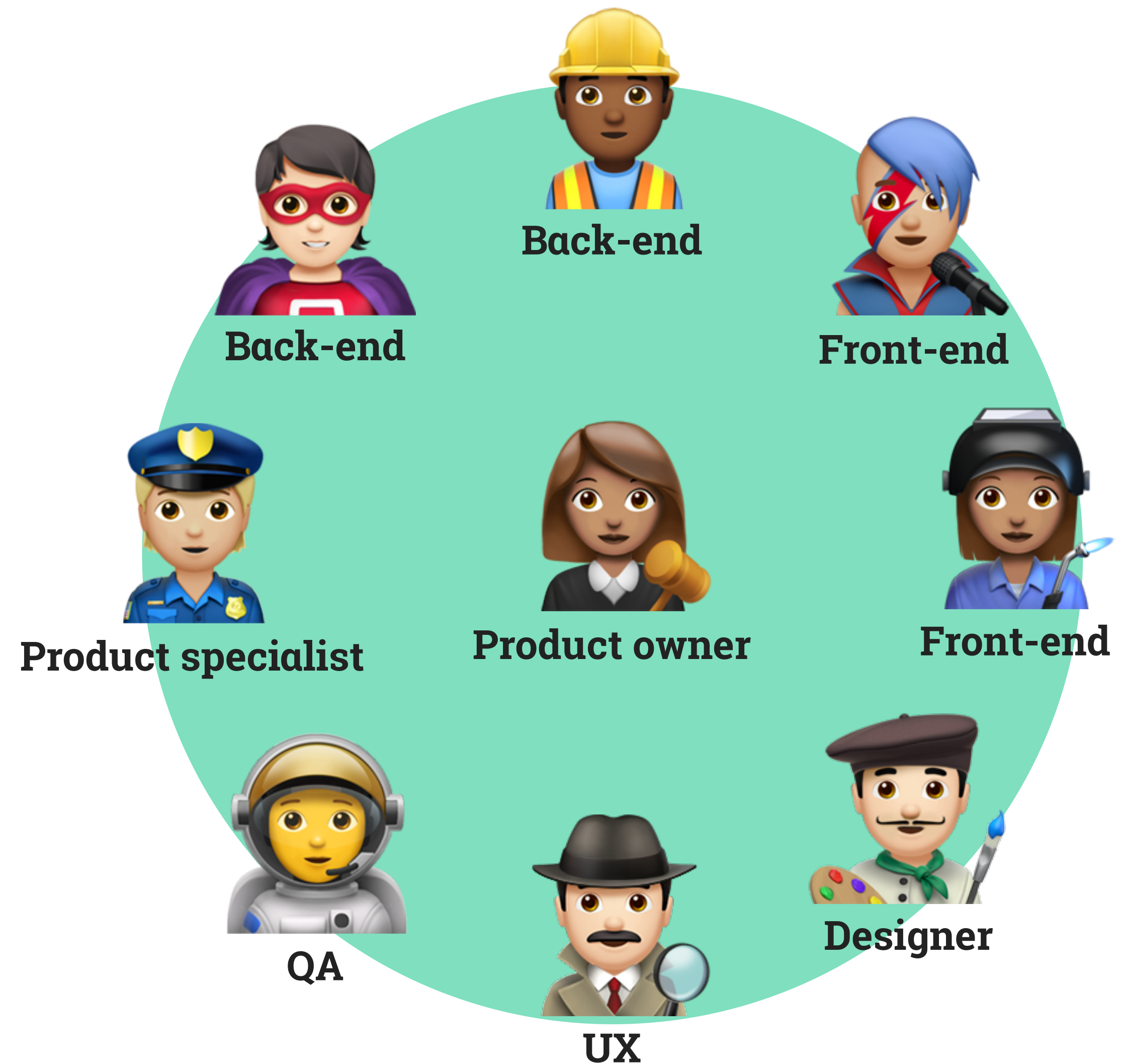
The typical Avanza development team

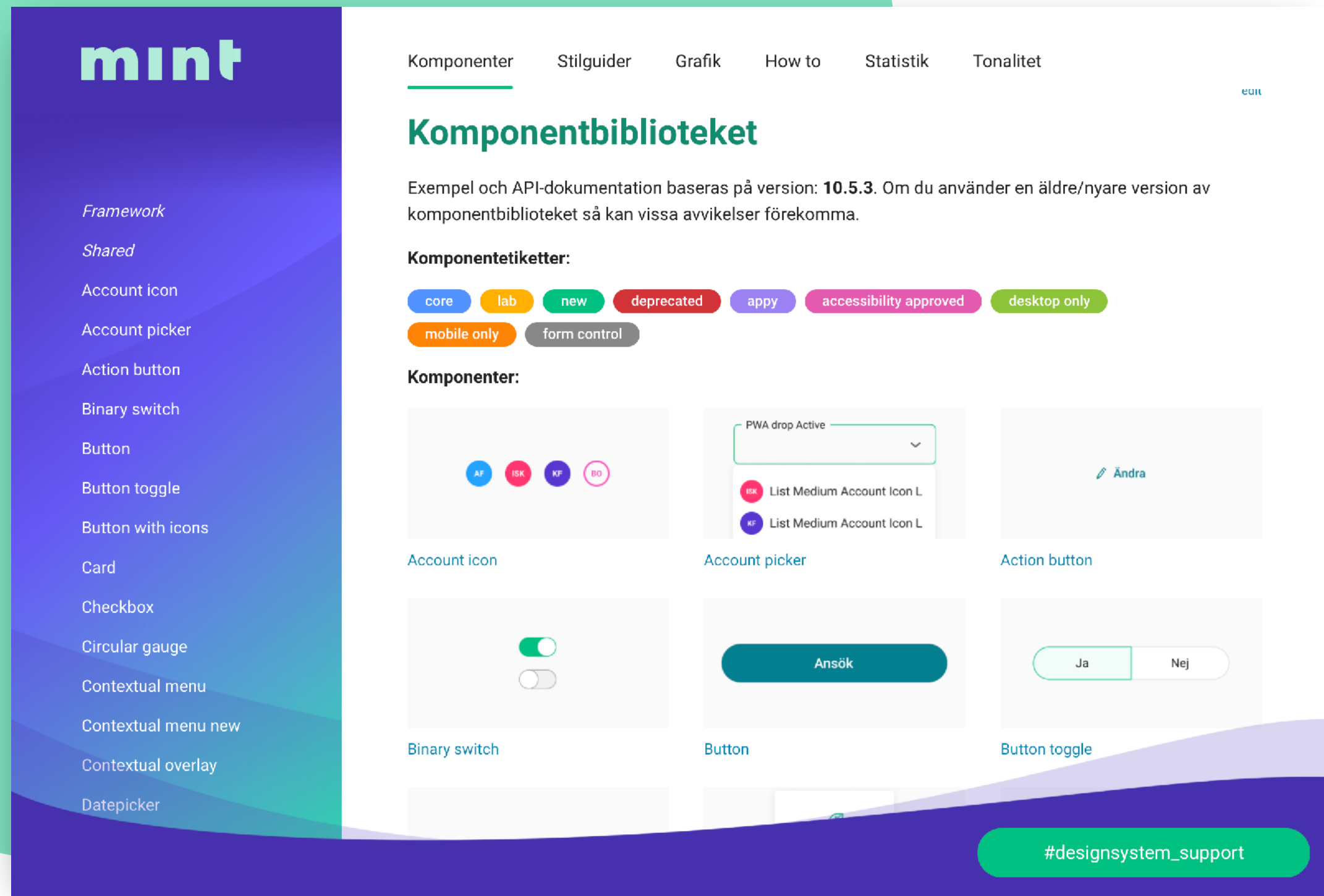
We have 24 cross-functional development teams in an organisational structure that lets them gather expertise in their domain.

Innovation, business development, and maintenance are done inside the teams.

They define their own mission and sets their own goals, which link back to the company's overall vision and goals.

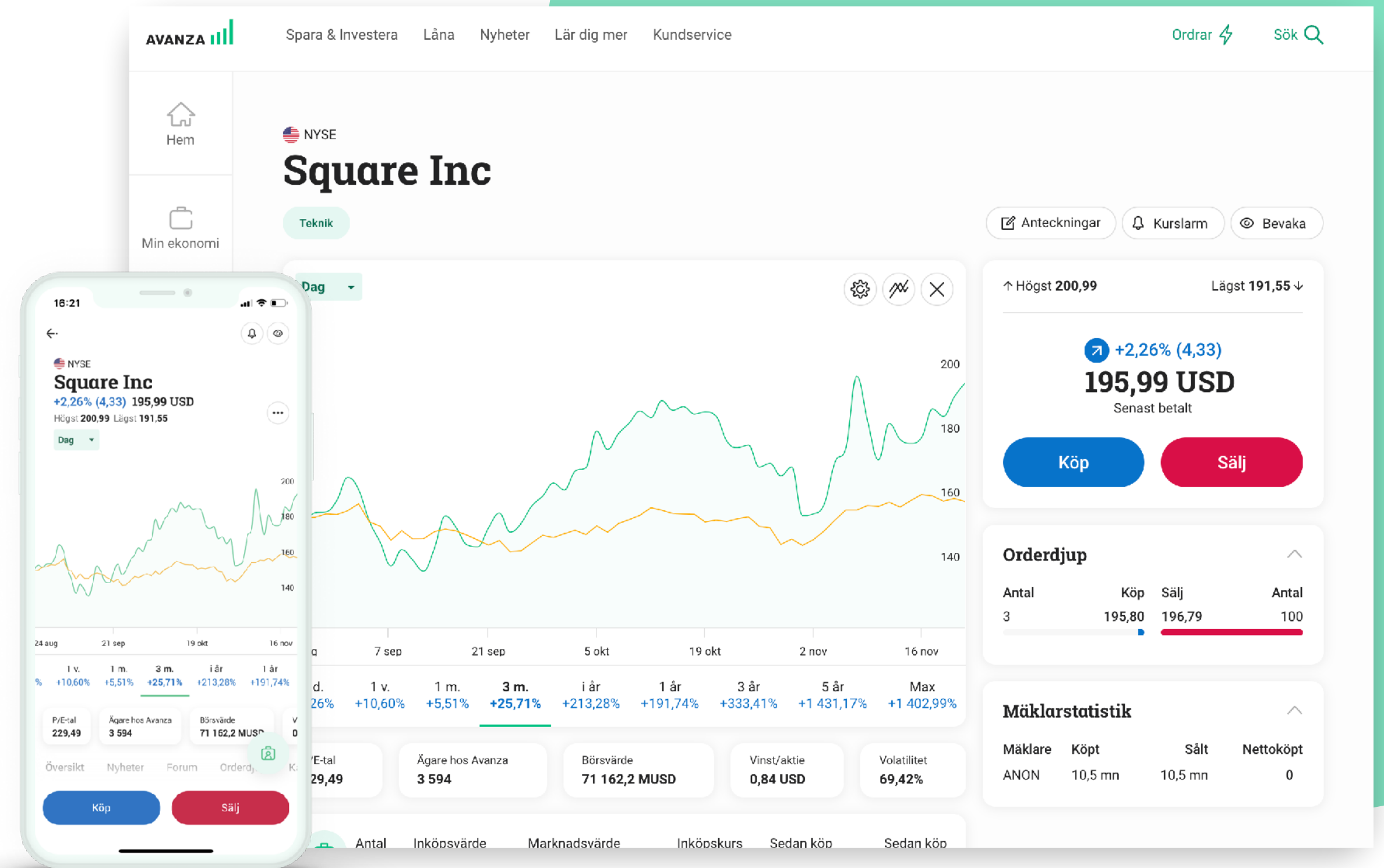
Business and IT are the same thing.





Mint

Our internal design system lets us move fast and still keep our look and feel harmonised across features and products.



Progressive Web Application (PWA)

We have chosen this technology to allow us to be organised in the way we want and at the same time serve 3 different platforms (iOS, Android and Web).

Innovation is about customer focus.

We innovate together with our customers.

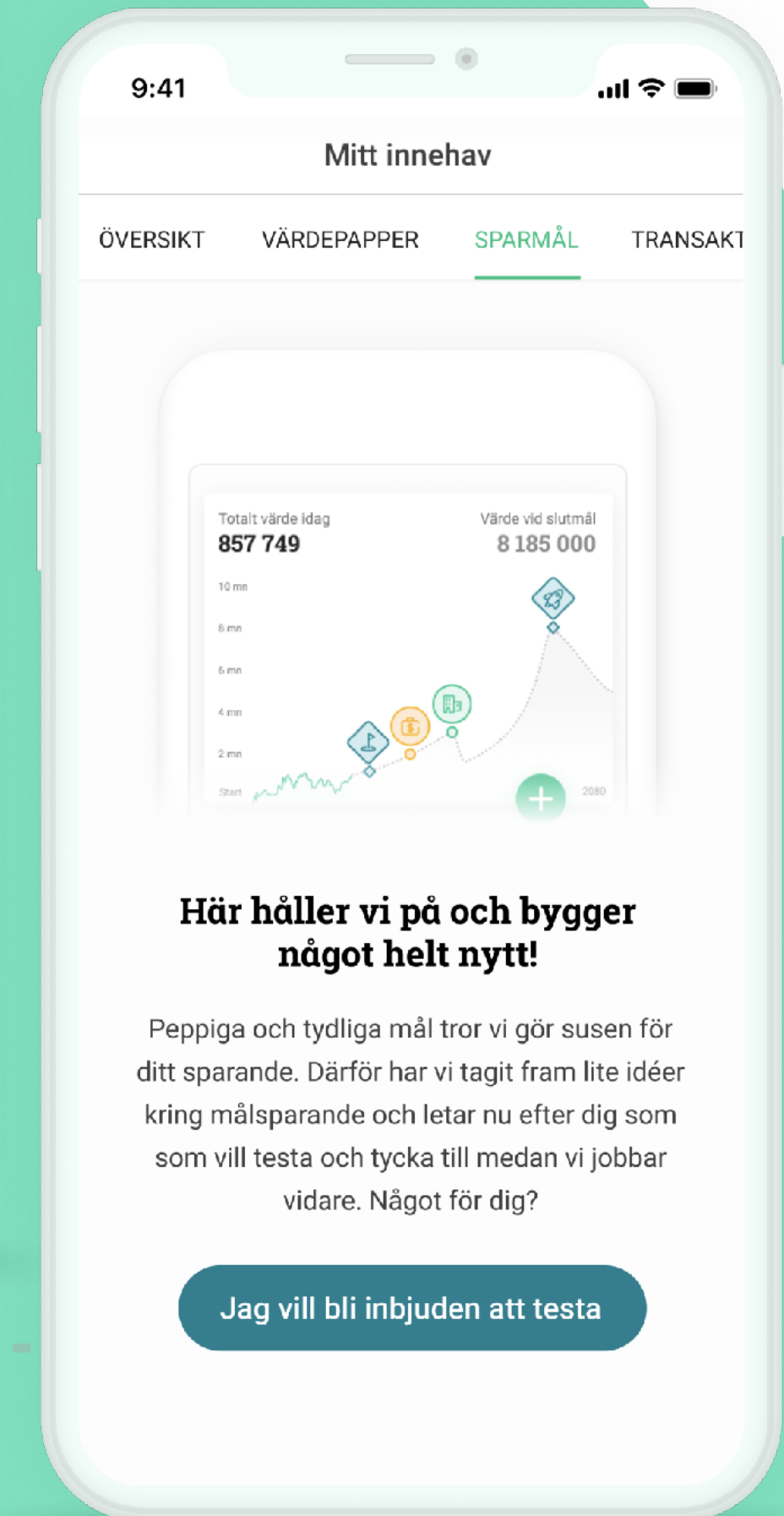
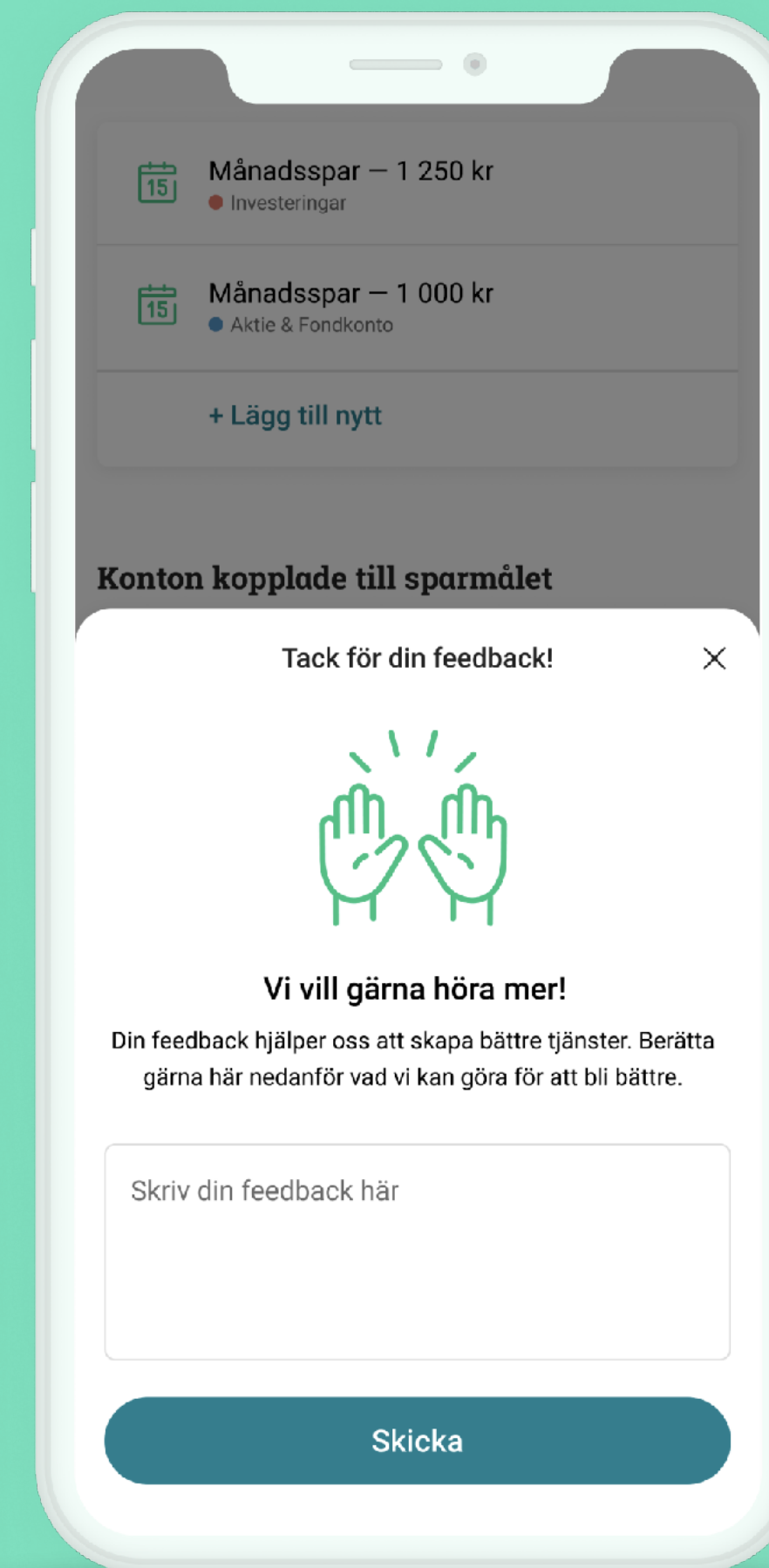
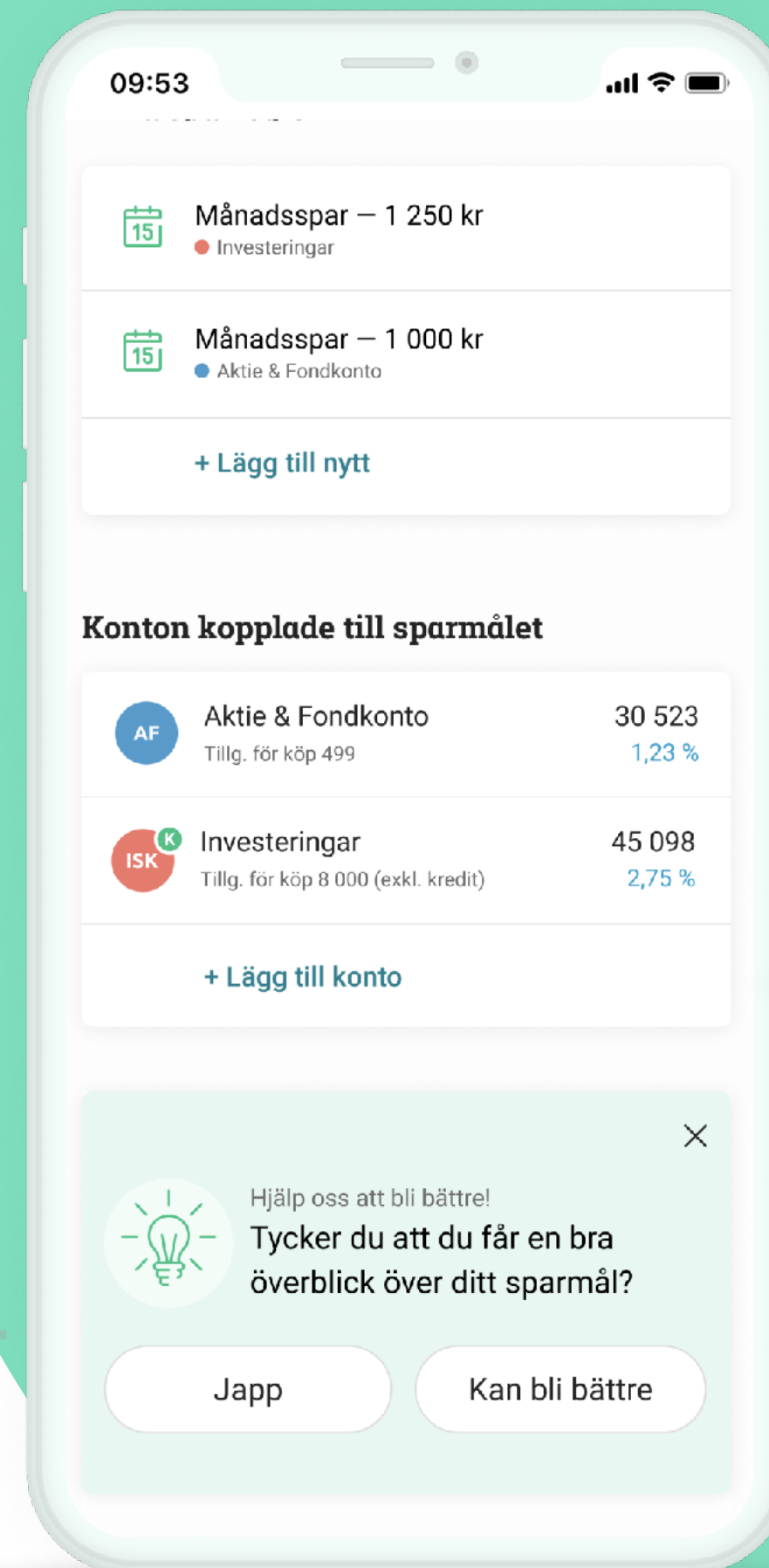
Our customers can sign up as test users to early releases of new functionality and provide feedback.

We also meet with hundreds of customers for interviews and user tests each year.

And of course, tens of thousands of twitter feedback, app reviews and customer service messages are also a vital part of the development feedback.

“Feedback Buddy”

Our feedback system will keep our development teams close to the customers.



Beta experience

Customers can sign up for beta functionality inside the app. This is an example of a beta experience for goal savings functionality.

She wants a **job to get done**
that an advisor is **one of**
many solutions for.

What **jobs does** she hire an
advisor for?

How can **we solve them**
digitally?



UX

I want an advisor



Customer

Innovation is about culture.



Self selection

During our re-org to the current structure, all developers, designers and UX could chose which teams they wanted to belong to.

Why?

**Create a better future for
millions of people**

How?

Cheaper, Better, Simpler

What?

**The best tool to help you succeed
with your personal finance**



Brainy Days 2019

Brainy Days

Internal hackathon-style event that is held twice a year for 3 days. Everyone in the organisation can pitch an idea, and create temporary teams to work on something they would like to see.

 **Olof Andersson** 13:26
Halloj alla investmentbolags-diggare! 📈❤️

Tycker ni inte att det har varit lite klent med info kring vilka aktier som investmentbolagen äger? Det tycker vi med! Finns det något vi kan göra? Poppa popcornen, fyll på Trocadero Zeron, sätt dig ner i soffan och förbered dig på en meme-fylld lösning på problemet! 🍿🥤👤

STONKS 🧑🏠

QuickTime Movie ▾

 **Investmentbolag_2_0.m4v**
59 MB QuickTime Movie



The video player shows a screenshot of a stock portfolio titled "Bolagets innehav". The portfolio lists the following holdings:

Noterade innehav	Andel
Atlas Copco B	16.00%
ABB Ltd	11.00%
Proffiguppen B	9.00%
SEB A	6.00%
Ericsson B	4.00%
NASDAQ OMX Group, Inc.	4.00%
Swedish Ophos Biovrum	4.00%
SAB	2.00%

Overlaid on the right side of the video player is a meme with a pink-to-purple gradient background and the text: "Sweet! WOW! FAB! OMG!". The video player interface includes a play button, a progress bar at 1:15 / 1:51, and volume and full-screen icons.

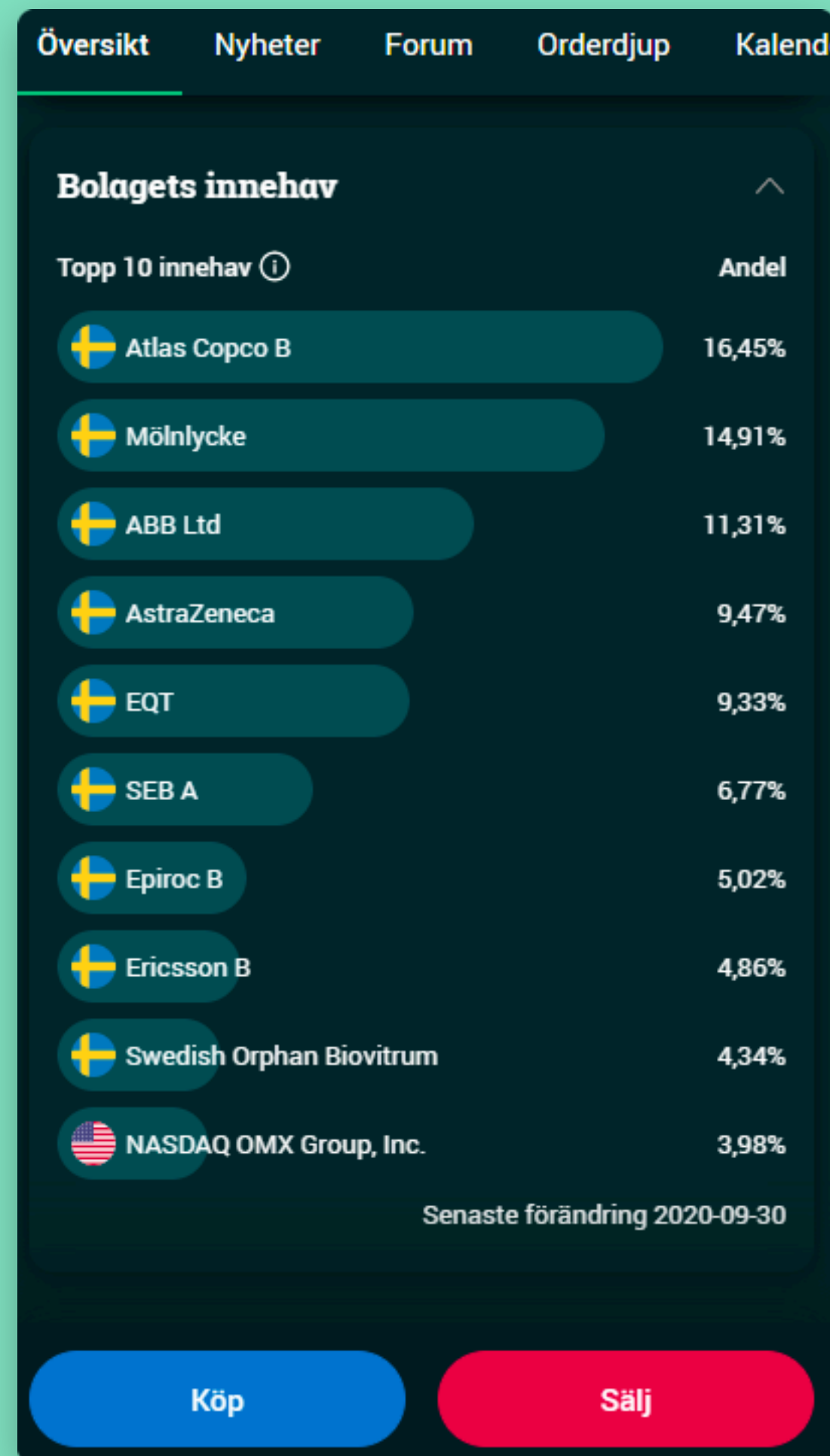
74 39 64 25 9 27 12 16 7 19 16 19 20 8 10 14 9 10 27 12 12 6 23 3 6 7 8 3 3 4 6 1 3 6 3 1 1

 **50 replies** Last reply 10 days ago

Brainy Days

Internal hackathon-style event that is held twice a year for 3 days. Everyone in the organisation can pitch an idea, and create temporary teams to work on something they would like to see.

Brainy Days from 3 weeks ago



Feature to be released this Friday



Happy campers on twitter!

Brainy Days

Internal hackathon-style event that is held twice a year for 3 days. Everyone in the organisation can pitch an idea, and create temporary teams to work on something they would like to see.

Our innovation success factors

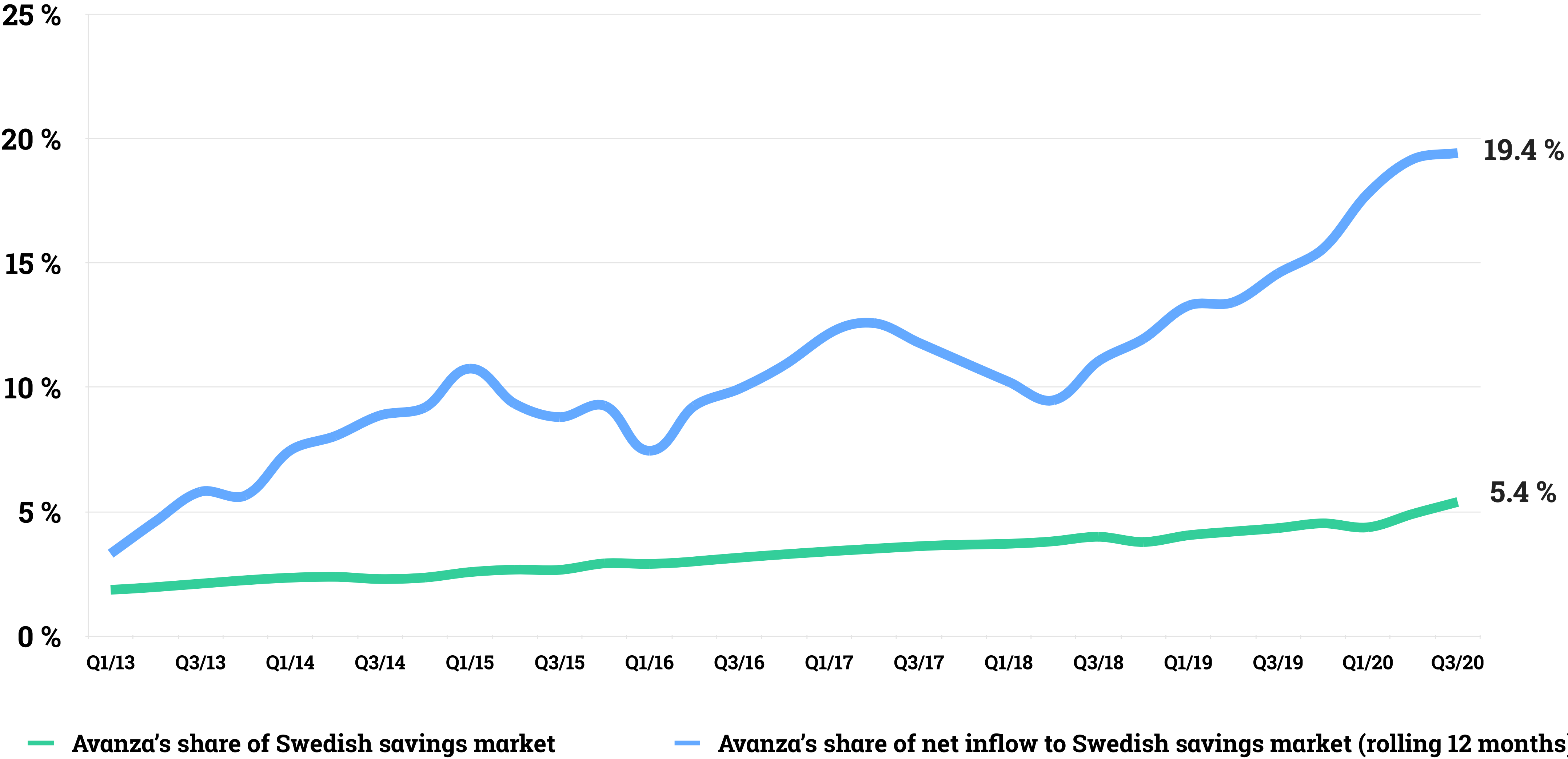


Organisation

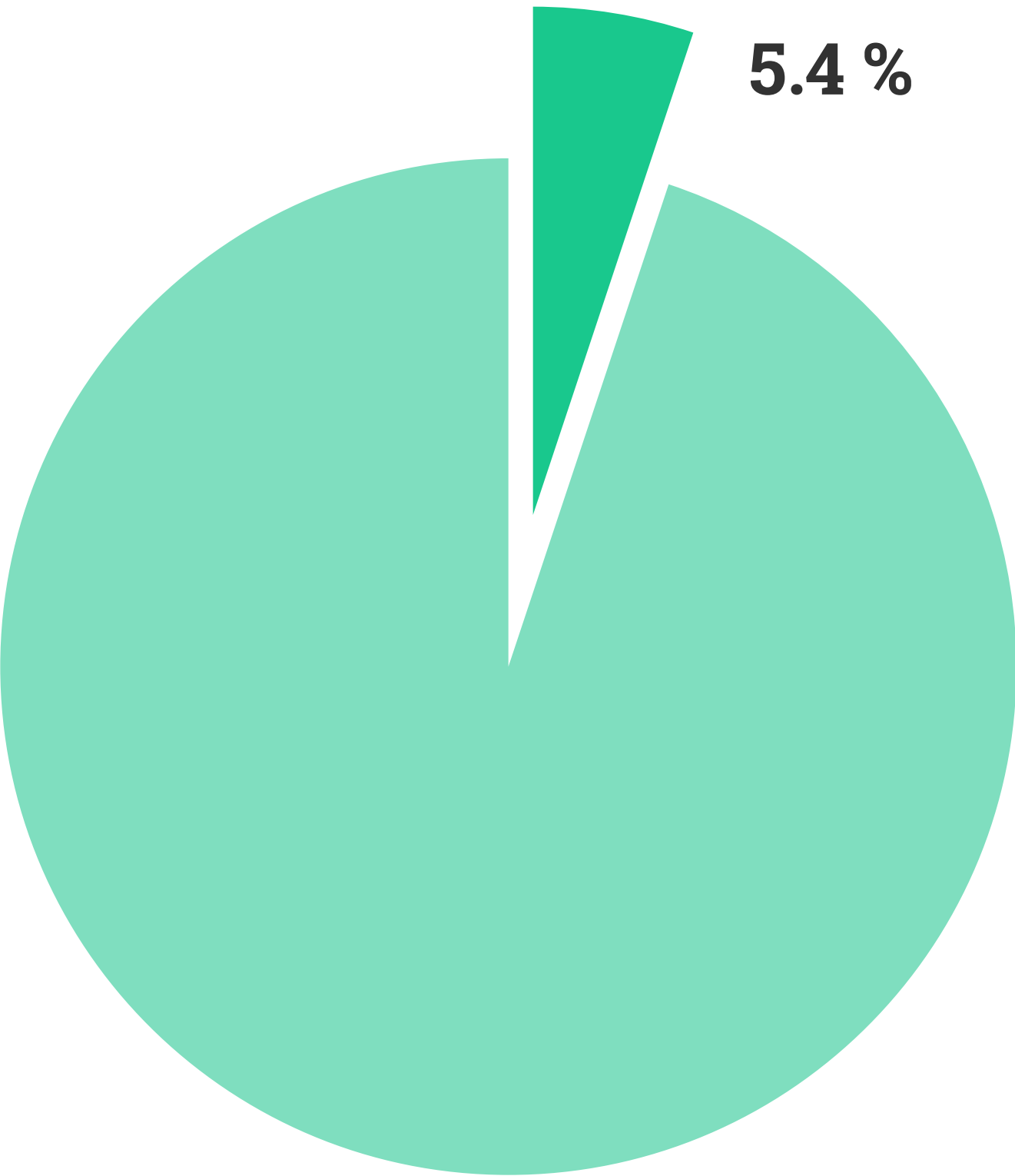
**Customer
focus**

Culture

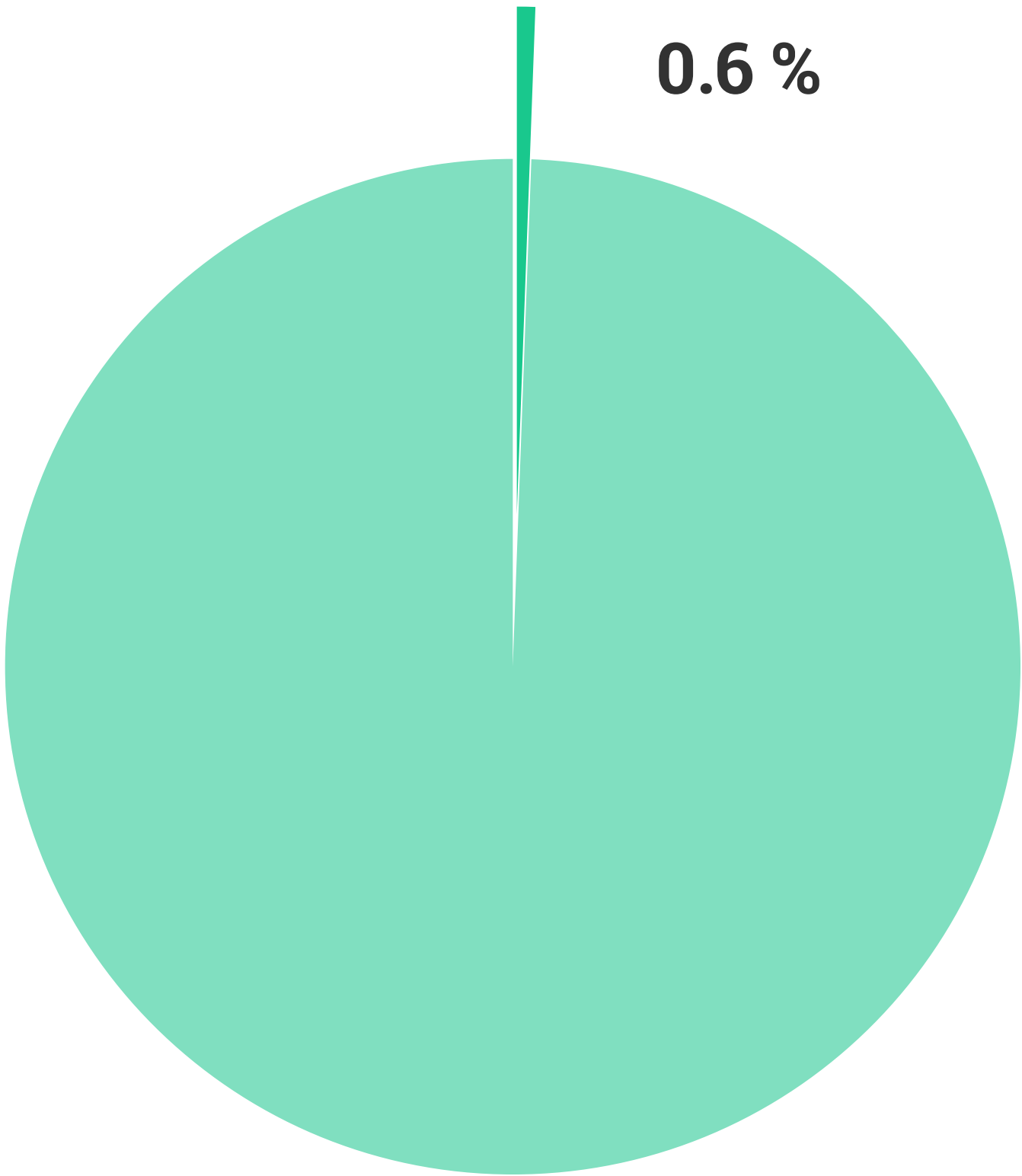
Currently taking 19.4 % of net inflow to savings market (with 5.4 % market share)



Still a challenger in the Swedish market



Swedish savings market
9 000 billion sek



Swedish mortgage market
3 600 billion sek



Sweden's most satisfied savers - 10 years in a row!

